SEP 2 5 2006 W

Atty. Dkt. No. 037607-0251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Kemper et al.

Title:

SYSTEM AND METHOD FOR VERIFYING LOAN DATA AT DELIVERY

10/737,298

Filing Date:

Appl. No.:

12/16/2003

Examiner:

Hamilton, Lalita M.

Art Unit:

3624

Confirmation No.:

7677

1450, Alexandria, VA 22313-1450.

EV 828706767 US 09/25/06

(Express Mail Label Number) (Date of Deposit)

Roberta A. Cooper

(Printed Name)

CERTIFICATE OF EXPRESS MAILING
I hereby certify that this correspondence is being deposited with the
United States Postal Service's "Express Mail Post Office To
Addressee" service under 37 C.F.R. § 1.10 on the date indicated
below and is addressed to: Commissioner for Patents, P.O. Box

AMENDMENT TRANSMITTAL

Mail Stop AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

[X] Amendment and Reply Under 37 CFR 1.111 (18 pages)

[X] The fee required for additional claims is calculated below:

| | Claims As | Extra | | | | | | | |
|------------------------|--------------|-------|--------------|-------|---------------|------------|----------|-----|------------|
| | | | Previously | | Claims | | | | Additional |
| | Amended | | Paid For | | Present | | Rate | | Claims Fee |
| Total Claims: | 32 | - | 38 | = | 0 | х | \$50.00 | = | \$0.00 |
| Independent Claims: | 7 | - | 10 | = | 0 . | x . | \$200.00 | = | \$0.00 |
| First p | oresentation | of an | y Multiple I | Deper | ndent Claims: | + | \$360.00 | = . | \$0.00 |
| | • | | | | CLAIMS | FE | ETOTAL | = | \$0.00 |

\$0.00

\$0.00

| [|] Applicant hereby petitions for an extension of time under 37 C.F.R. § | 1.136(a) for the |
|---|---|------------------|
| | total number of months checked below: | |
| | | |
| [| Extension for response filed within the first month: \$120 | 0.00 \$0.00 |
| [|] Extension for response filed within the second month: \$450 | \$0.00 |
| [| Extension for response filed within the third month: \$1,020 | \$0.00 |
| [| Extension for response filed within the fourth month: \$1,590 | \$0.00 |
| [| Extension for response filed within the fifth month: \$2,160 | \$0.00 |
| | EXTENSION FEE TOTA | AL: \$0.00 |
| [|] Statutory Disclaimer Fee under 37 C.F.R. 1.20(d): \$130 | \$0.00 |
| | CLAIMS, EXTENSION AND DISCLAIMER FEE TOTA | AL: \$0.00 |
| [|] Small Entity Fees Apply (subtract ½ of above | ve): \$0.00 |

If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Extension Fees Previously Paid:

TOTAL FEE:

9/25/2006

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AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop AMENDMENT Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This communication supplements the Amendment and Reply (the "previous Reply") filed June 9, 2006, hereby incorporated by reference. This communication is also responsive to the Notice of Non-Compliant Amendment dated August 25, 2006, concerning the above-referenced patent application. Amendments to the claims are shown relative to the claims as they existed prior to the previous Reply.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 16 of this document.

Please amend the application as follows:

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